against staff involved, etc. RBI also advises banks to make detailed and in-depth enquiries-before granting/renewing any facility to the borrowers involved in frauds. Whenever the fraud involves a new *modus operandi,* the same is circulated among banks alerting them to prevent similar frauds. Action by Public Sector Banks and Financial Institutions in fraud cases is a continuing exercise and these cases are vigorously followed up.

Bank credit to Simdega and Gumla districts

183. MS. BABEL REBELLO:Will the Minister of FINANCE be pleased to state:

(a) what is the total institutional/banking credit given to Simdega and Gumla districts during the last three years, block-wise, in both of these districts;

(b) the details of banking credit given in these two districts to the tribals for the last three years, block-wise; and

(c) the details of banking credit given in these two districts to the minority tribals for the last three years, block-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) As reported by the Allahabad Bank, the convenor of State Level Bankers' Committee (SLBC) in the State of Jharkhand, the Block-wise details of total institutional/bank credit given in Simdega and Gumla districts during the years 2003-04, 2004-05 and 2005-06 are as under:

Simdega District Block

(Amount Rs. in Lakhs)

YEAR	SIMDEGA	THETHAI TANGER	BOLHA	KURDEG	KOLEBIRA	BANA	JALDEGA	TOTAL
2003-04	800	57	26	74	179	71	70	1277
2004-05	883	116	63	114	209	130	145	1660
2005-06	1344	177	112	182	310	181	190	2496

Gumla District Block

(Amount Rs. in lakhs)

YEAR GUMLA	RA) DIH	CHAIN PUR	DUMRI	GHA SHRA	BISHUN PUR	SISAI	BHA RNO	PAL KOT	BASIA	KAM DARA	TOTAL
20034)4 1416	250	99	98	309	98	370	170	113	176	108	3207
2004-05 1540	290	220	158	320	140	448	213	172	280	148	3929
2005-06 1792	390	242	201	462	195	442	200	256	246	155	4581

(b) Block-wise details of institutional/bank credit given to Tribals in Simdega and Gumla Districts during the years 2003-04, 2004-05 and 2005-06 are as under:

Simdega District Block

(Amount Rs. in Lakhs]

YEAR	SIMDEGA	THETHAI TANGER	BOLHA	KURDEG	KOLEBIRA	BANA	JALDEGA	TOTAL
2003-04	418	29	12	40	110	43	41	693
2004-05	453	66	36	65	125	77	86	908
2005-06	757	102	67	108	187	108	114	1443

Gumla District Block

(Amount Rs. in Lakhs)

YEAR	RAI DIH	CHAIN PUR	DUMRI	GHA SHRA	BISHU PUR	SISAI	BHA RNO	PAI KOT	BASIA	KAM DARA	TOTAL
20034)4 646	220	54	44	88	44	101	72	76	22	50	1417
20044)5 752	245	101	92	95	70	136	86	82	76	86	1821
20054)6 806	277	131	97	101	86	163	92	110	99	92	2074

(c) Allahabad Bank has reported that as per available information, bank credit to minority tribals in Simdega and Gumla Districts is NIL.

Increase in per capita income

184. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that in next two decades, per capita income in the country would reportedly grow from the present Rs. 31,000/- per annum to Rs. 82,000/-in 2021; and